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Docket No.: J2167.0141/P141
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Fred Slavin

Application No.: 09/518,948

Art Unit: N/A

Filed: March 6, 2000

Examiner: Not Yet Assigned

For: AUTOMATED STATEMENT
PRESENTATION, ADJUSTMENT AND
PAYMENT SYSTEM AND METHOD
THEREFOR

AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED

AUG 25 2004

GROUP 3600

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated May 19, 2004 (Paper No. 10), please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 22 of this paper.

FEE CALCULATION

Any additional fee required has been calculated as follows:

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	90	- 90* =	0	x	0
Independent	5	5** =	0	x	0
First presentation of Multiple Dependent Claim(s) (if applicable)					
TOTAL					0

*not less than 20

** not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.